

2020

MISSOURI PRODUCT LIABILITY INSURANCE REPORT

MISSOURI DEPARTMENT OF COMMERCE & INSURANCE

STATISTIC SECTION
OCTOBER 2021



DCI

Missouri Department of Commerce & Insurance

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2020, product liability insurers in Missouri sold \$41,332,167 in coverage, paid \$22,946,570 in losses and had a total of \$10,058,965 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 12.4% in 2016. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment increased by 2% from 2019 to 2020. Over a 10-year span, the highest number of claims closed with payment occurred in 2013 and 2015. Average indemnity paid on claims reached a high of \$70,533 in 2011. The average cost of defending claims closed with payment in 2020 was \$9,345.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 160 companies writing in 2020.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2011 - 2020

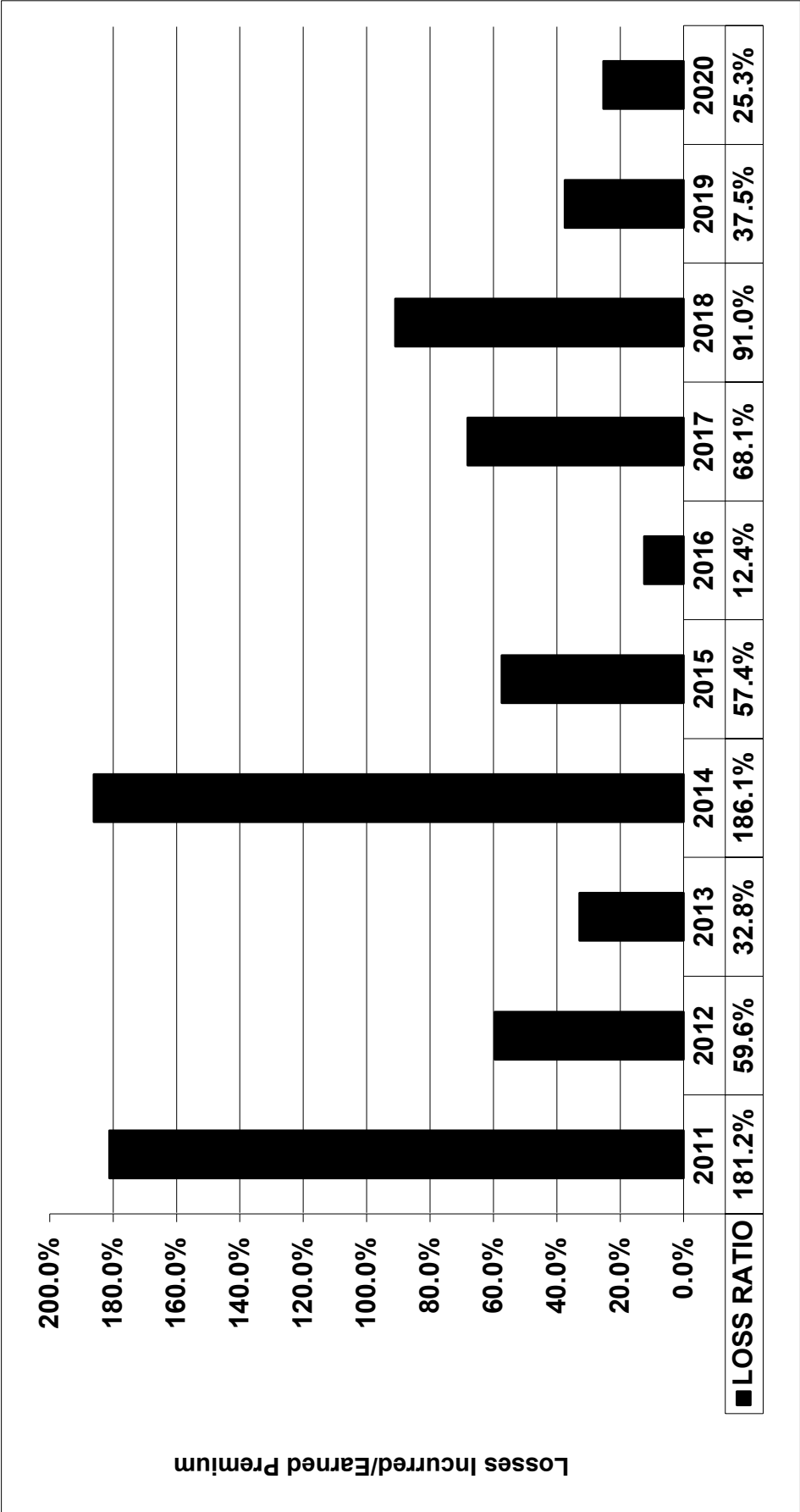
Number of Claims Closed 2011 - 2020

Average Indemnity Paid for All Paid Claims 2011 - 2020

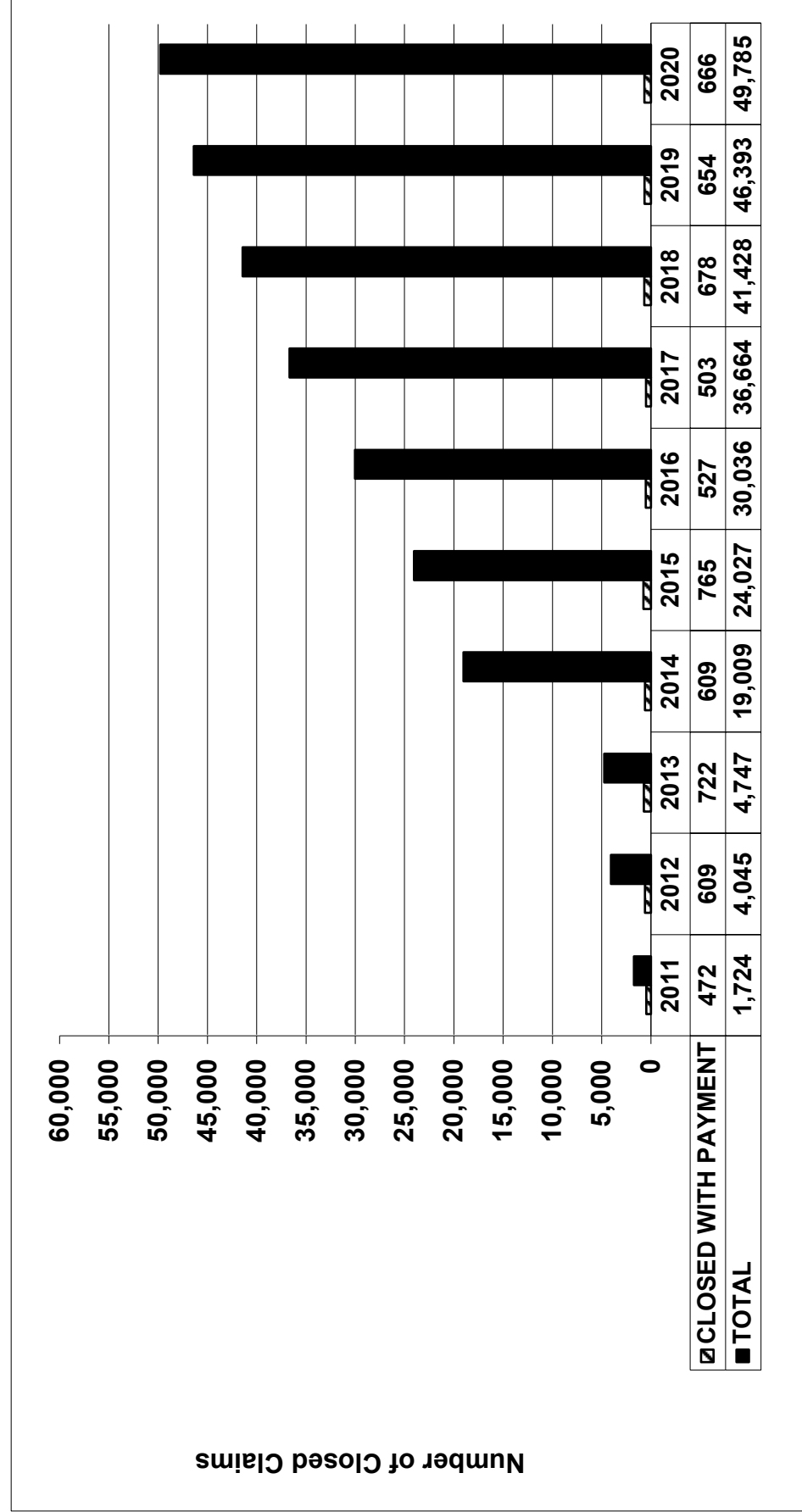
Average Loss Expense for All Paid Claims 2011 - 2020

Average Closure Time on Payment of Claims 2011 - 2020

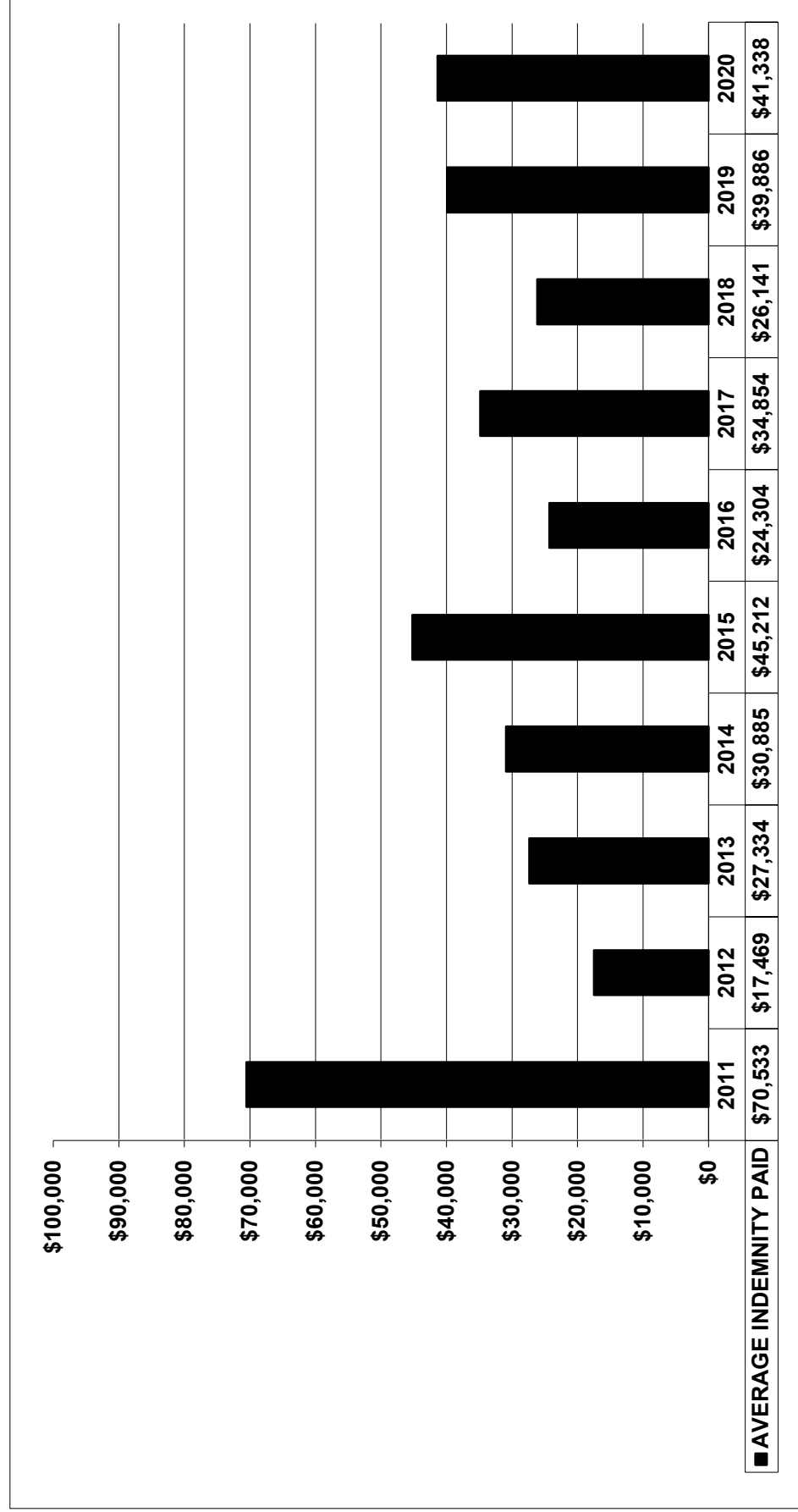
LOSS RATIOS 2011 - 2020



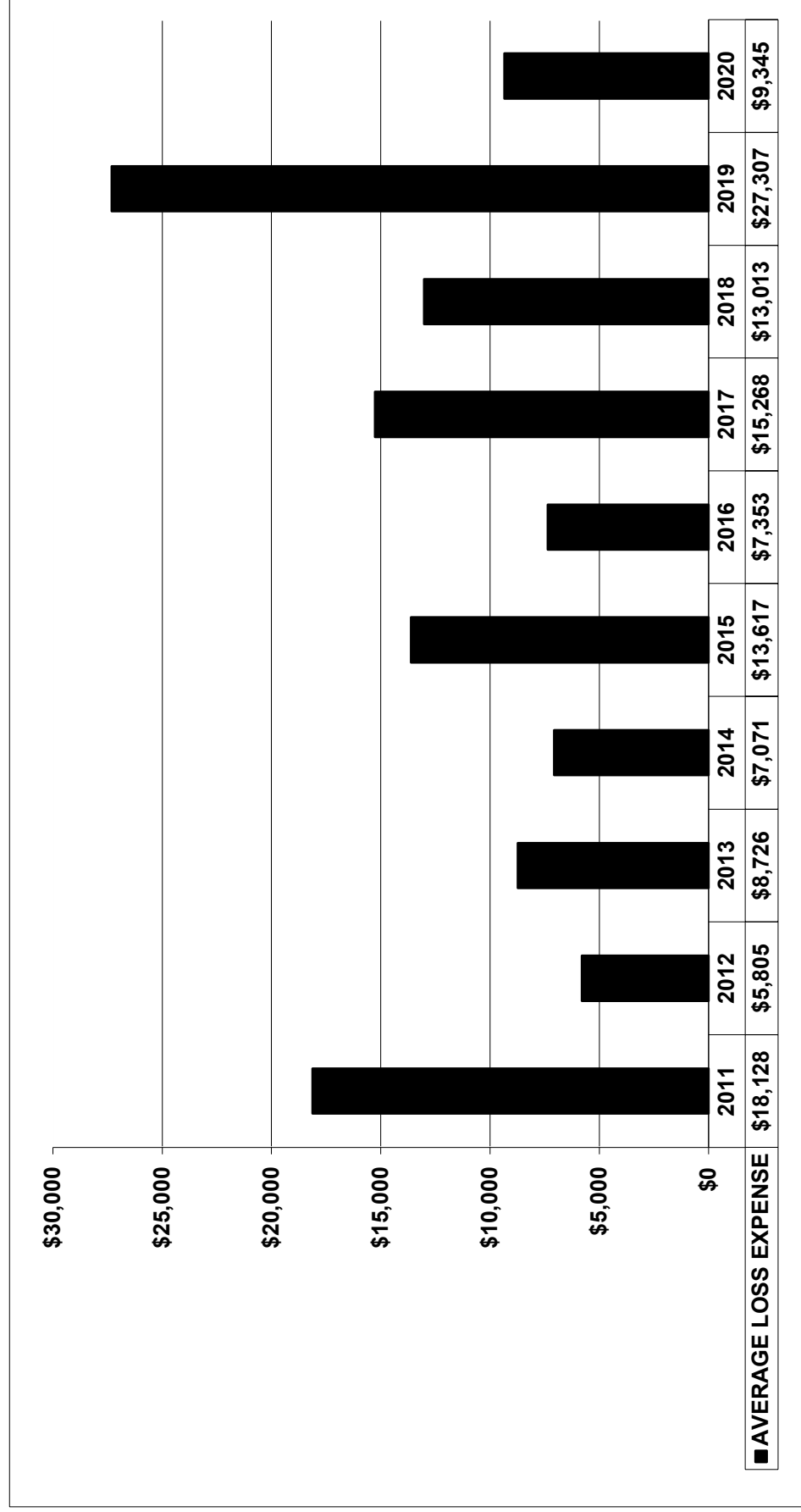
CLAIMS CLOSED 2011 - 2020



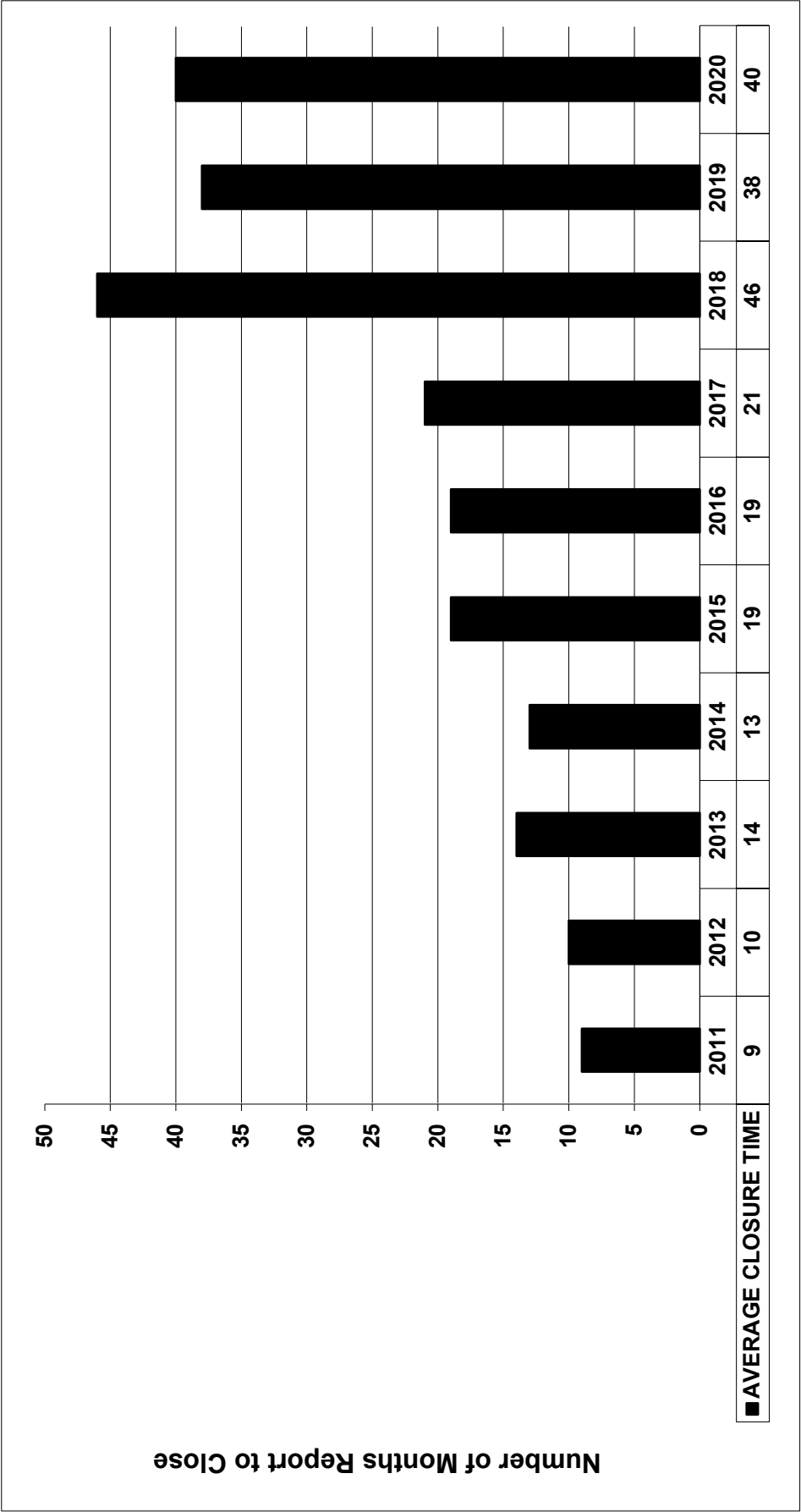
AVERAGE INDEMNITY PAID 2011 - 2020 **FOR ALL PAID CLAIMS**



AVERAGE LOSS EXPENSE 2011 - 2020 **FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS
2011 - 2020



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY

SUMMARY OF PAID INDEMNITY

FOR 2020

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	32.88%	219	\$852	\$186,637	\$591	\$450	53
2,500 - 4,999	9.31%	62	\$3,446	\$213,669	\$5,032	\$1,103	30
5,000 - 7,499	6.76%	45	\$5,822	\$262,000	\$501	\$1,229	22
7,500 - 9,999	4.95%	33	\$8,522	\$281,224	\$45,361	\$6,296	40
10,000 - 24,999	18.77%	125	\$15,435	\$1,929,431	\$5,959	\$3,626	32
25,000 - 49,999	8.86%	59	\$34,849	\$2,056,081	\$9,025	\$7,907	38
50,000 - 74,999	7.66%	51	\$56,365	\$2,874,620	\$5,056	\$5,417	34
75,000 - 99,999	3.45%	23	\$79,706	\$1,833,227	\$8,571	\$18,529	32
100,000 - 199,999	3.90%	26	\$130,722	\$3,398,767	\$21,357	\$14,614	36
200,000 - 299,999	1.35%	9	\$260,278	\$2,342,500	\$2,968	\$40,056	27
300,000 - 399,999	0.75%	5	\$338,857	\$1,694,286	\$223,192	\$285,600	63
400,000 - 499,999	0.15%	1	\$425,000	\$425,000	\$0	\$0	56
500,000 - 999,999	0.45%	3	\$615,284	\$1,845,852	\$90,139	\$16,667	126
1,000,000 OR GREATER	0.75%	5	\$1,637,506	\$8,187,529	\$112,417	\$367,988	62
TOTAL	100.00%	666	\$41,338	\$27,530,823	\$9,345	\$9,175	40

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2011 - 2020

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	45.82%	2,843	\$765	\$2,175,631	\$616	\$1,062	16
2,500 - 4,999	13.10%	813	\$3,485	\$2,833,028	\$3,398	\$3,444	25
5,000 - 7,499	7.09%	440	\$5,871	\$2,583,387	\$3,893	\$3,727	24
7,500 - 9,999	3.61%	224	\$8,436	\$1,889,584	\$10,420	\$4,194	23
10,000 - 24,999	12.62%	783	\$15,301	\$11,981,061	\$11,180	\$4,960	27
25,000 - 49,999	7.41%	460	\$34,816	\$16,015,480	\$23,649	\$7,179	39
50,000 - 74,999	3.56%	221	\$57,726	\$12,757,468	\$14,074	\$13,074	33
75,000 - 99,999	1.61%	100	\$83,626	\$8,362,575	\$33,552	\$14,257	33
100,000 - 199,999	2.72%	169	\$136,748	\$23,110,345	\$103,593	\$25,296	38
200,000 - 299,999	0.81%	50	\$242,670	\$12,133,521	\$145,608	\$37,790	46
300,000 - 399,999	0.47%	29	\$333,960	\$9,684,832	\$108,274	\$110,273	37
400,000 - 499,999	0.16%	10	\$450,973	\$4,509,728	\$64,204	\$58,500	40
500,000 - 999,999	0.42%	26	\$696,017	\$18,096,436	\$164,591	\$151,401	64
1,000,000 OR GREATER	0.60%	37	\$2,502,933	\$92,608,523	\$272,093	\$185,179	46
TOTAL	100.00%	6,205	\$35,252	\$218,741,599	\$12,502	\$6,549	23

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2020

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	0.90%	5	\$1,859	\$9,296	\$1,896	\$5,218	8
Temporary	8.48%	47	\$53,465	\$2,512,865	\$11,193	\$35,556	13
Permanent	55.42%	307	\$47,771	\$14,665,556	\$7,698	\$5,886	44
Death	35.20%	195	\$19,555	\$3,813,262	\$66	\$0	57
Total	100.00%	554	\$37,908	\$21,000,979	\$5,256	\$6,325	45

PRODUCT LIABILITY TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY FOR YEARS 2011 - 2020

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	2.54%	97	\$4,470	\$433,598	\$1,453	\$1,797	9
Temporary	24.33%	930	\$16,825	\$15,647,466	\$7,386	\$7,157	11
Permanent	51.20%	1,957	\$51,290	\$100,373,836	\$23,423	\$4,602	42
Death	21.93%	838	\$42,248	\$35,403,805	\$3,628	\$4,874	42
Total	100.00%	3,822	\$39,733	\$151,858,705	\$14,623	\$5,212	33

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2020

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	55.65%	64	\$48,887	\$3,128,799	\$33,196	\$19,303	13
Intermediate Property Damage	33.91%	39	\$39,714	\$1,548,842	\$24,690	\$29,983	14
Major Property Damage	10.43%	12	\$268,594	\$3,223,124	\$40,606	\$36,848	32
Total	100.00%	115	\$68,702	\$7,900,765	\$31,085	\$24,756	15

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 2011 - 2020

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	73.54%	1,770	\$10,348	\$18,315,991	\$5,448	\$5,462	5
Intermediate Property Damage	14.13%	340	\$98,674	\$33,549,074	\$25,900	\$21,144	17
Major Property Damage	12.34%	297	\$68,382	\$20,309,340	\$17,609	\$15,678	15
Total	100.00%	2,407	\$29,985	\$72,174,405	\$9,838	\$8,938	8

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2020

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	2.40%	16	\$60,329	\$965,270	\$42,880	\$27,501	18
Manufacturer	80.03%	533	\$41,831	\$22,295,791	\$7,857	\$6,327	47
Wholesaler	0.75%	5	\$17,702	\$88,508	\$10,843	\$8,502	6
Retailer	8.11%	54	\$12,767	\$689,438	\$9,416	\$10,822	13
Servicer-Repairer	5.56%	37	\$23,684	\$876,313	\$11,735	\$9,599	13
Distributor	3.15%	21	\$124,548	\$2,615,503	\$16,801	\$62,687	19
Total	100.00%	666	\$41,338	\$27,530,823	\$9,345	\$9,175	40

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2011 - 2020

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	4.85%	301	\$52,696	\$15,861,570	\$17,236	\$13,256	15
Manufacturer	68.20%	4,232	\$39,142	\$165,647,136	\$14,346	\$4,610	29
Wholesaler	0.82%	51	\$61,393	\$3,131,033	\$20,680	\$19,204	27
Retailer	11.65%	723	\$13,936	\$10,075,990	\$2,911	\$7,657	8
Servicer-Repairer	8.85%	549	\$23,444	\$12,870,663	\$9,390	\$9,851	11
Distributor	5.62%	349	\$31,963	\$11,155,207	\$9,625	\$14,937	20
Total	100.00%	6,205	\$35,252	\$218,741,599	\$12,502	\$6,549	23

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2020

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	3.75%	25	\$12,363	\$309,072	\$10,968	\$14,358	15
HOME	9.16%	61	\$44,568	\$2,718,619	\$32,616	\$23,019	11
OFFICE	1.20%	8	\$43,819	\$350,554	\$19,862	\$38,515	16
OTHER	84.38%	562	\$41,151	\$23,127,108	\$5,460	\$4,284	45
PLANT	1.50%	10	\$102,547	\$1,025,470	\$73,270	\$163,187	26
TOTAL	100.00%	666	\$41,338	\$27,530,823	\$9,345	\$9,175	40

PRODUCT LIABILITY **TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE** **FOR YEARS 2011 - 2020**

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.09%	254	\$22,650	\$5,753,168	\$5,506	\$9,709	10
HOME	34.02%	2,111	\$11,349	\$23,957,201	\$6,261	\$5,201	8
OFFICE	2.64%	164	\$61,344	\$10,060,483	\$11,801	\$28,456	15
OTHER	55.78%	3,461	\$42,788	\$148,090,041	\$15,753	\$4,470	34
PLANT	3.46%	215	\$143,631	\$30,880,706	\$30,249	\$32,810	29
TOTAL	100.00%	6,205	\$35,252	\$218,741,599	\$12,502	\$6,549	23

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY

FOR 2020

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	29,453	70.27%	468	\$25,426	\$11,899,359	\$2,978	\$559	49
MANUFACTURERS - NOC	1,200	3.90%	26	\$155,006	\$4,030,165	\$1,822	\$2,931	53
CONTRACTORS - NOC	86	2.40%	16	\$39,880	\$638,076	\$13,398	\$23,923	15
GROCERY STORES/MARKETS/COMMISSARIES	77	2.10%	14	\$35,595	\$498,326	\$3,830	\$32,872	14
GASOLINE STATIONS	31	1.35%	9	\$17,888	\$160,989	\$0	\$18,810	4
RESTAURANTS - SERVE NO ALCOHOL	530	1.35%	9	\$1,793	\$16,139	\$0	\$1,342	1
SALES OR SERVICE ORG	20	1.35%	9	\$12,889	\$116,000	\$26,682	\$22,083	30
APPLIANCES AND ACCESSORIES	882	0.90%	6	\$421,989	\$2,531,936	\$38,993	\$17,414	20
CARPENTRY AND FLOOR COVERINGS	69	0.90%	6	\$41,283	\$247,700	\$38,649	\$8,850	17
RESTAURANTS - SERVE ALCOHOL	325	0.75%	5	\$18,300	\$91,498	\$0	\$18,517	2
PLUMBING	68	0.60%	4	\$5,851	\$23,404	\$1,807	\$1,777	22
HEATING AND AIR CONDITIONING	72	0.60%	4	\$14,674	\$58,697	\$32,021	\$2,125	13
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	50	0.60%	4	\$112,541	\$450,165	\$126,043	\$302,667	28
LUMBER-WOOD MFG/PRUNING/TRIMMING	13	0.60%	4	\$18,947	\$75,787	\$20,490	\$10,750	19
FURNITURE/FIXTURES/UPHOLSTERY	50	0.60%	4	\$46,729	\$186,915	\$20,230	\$13,432	28
CLUBS/CONVENTIONS	68	0.60%	4	\$90,329	\$361,317	\$143,965	\$13,125	24
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	25	0.45%	3	\$11,097	\$33,292	\$4,633	\$275	18
OIL, FUEL, GAS - CO AND DISTRIBUTORS	14	0.45%	3	\$459,750	\$1,379,251	\$79,998	\$84,315	13
PRODUCTS - COMPLETED OPERATIONS - NOC	14,033	0.45%	3	\$10,829	\$32,488	\$0	\$4,872	1
GAS, STEAM, WATER, AND SEWER MAINS	19	0.45%	3	\$6,488	\$19,464	\$0	\$6,505	5
MEAT, FISH, POULTRY, AND SEAFOOD	46	0.45%	3	\$6,389	\$19,166	\$9,198	\$2,402	25
CROP SPRAYING AND PESTICIDES	14	0.45%	3	\$6,984	\$20,952	\$4	\$1,583	13
FARMS/RANCHES	18	0.45%	3	\$218,500	\$655,500	\$95,441	\$28,333	53
DISCOUNT/VARIETY STORES	4	0.45%	3	\$2,793	\$8,379	\$42	\$708	2
AUTO REPAIR SHOPS/DISMANTLING	27	0.30%	2	\$5,149	\$10,297	\$0	\$1,504	6
FURS, FABRICS AND OTHER CLOTHING	34	0.30%	2	\$33,000	\$66,000	\$10,621	\$13,000	11
FARM MACHINERY	20	0.30%	2	\$29,074	\$58,147	\$6,298	\$1,515	14
BUILDING MATERIALS	22	0.30%	2	\$9,750	\$19,500	\$12,947	\$1	25
ROOFING	35	0.30%	2	\$41,215	\$82,430	\$670,582	\$47,500	31
ELECTRICAL EQUIPMENT	35	0.30%	2	\$55,000	\$110,000	\$17,726	\$35,500	18
CONCESSIONAIRES	96	0.30%	2	\$39,269	\$78,538	\$0	\$39,269	5
FOOD PRODUCTS - NOT DRY	372	0.30%	2	\$25,025	\$50,050	\$19,433	\$275	23
FOOD PRODUCTS - DRY	109	0.30%	2	\$2,000	\$4,000	\$0	\$1,578	9
ANIMAL FEED	23	0.30%	2	\$25,704	\$51,407	\$568	\$7,250	4
BAKERIES AND BAKERY GOODS	6	0.30%	2	\$575	\$1,150	\$0	\$2,650	0
CHEMICAL MFG/CHEMISTS	585	0.30%	2	\$64,769	\$129,538	\$17,498	\$51,500	18
BARBER SUPPLIES AND HAIR PIECES	5	0.30%	2	\$500,442	\$1,000,884	\$0	\$500,250	9
STORES AND DISTR - NO FOOD OR DRINK	26	0.30%	2	\$281,500	\$563,000	\$1,425	\$175,251	31
CARPET AND FURNITURE CLEANING	5	0.15%	1	\$5,406	\$5,406	\$0	\$8	1
WAX/PAINT/VARNISH/PAINTING	39	0.15%	1	\$125,000	\$125,000	\$0	\$15,001	20
JUNK AND SCRAP DEALERS	1	0.15%	1	\$9,333	\$9,333	\$19,516	\$10,000	32
GARDENING EQUIPMENT AND LANDSCAPING	9	0.15%	1	\$1,283	\$1,283	\$0	\$500	0
CONCRETE AND ASPHALT CONSTRUCTION	105	0.15%	1	\$2,475	\$2,475	\$0	\$2,440	3
TV OR RADIO OR STEREO	3	0.15%	1	\$534	\$534	\$0	\$1,500	0
DAIRY PRODUCTS	6	0.15%	1	\$5,300	\$5,300	\$0	\$8	5
FROZEN FOODS	54	0.15%	1	\$2,196	\$2,196	\$0	\$5,100	1
ALCOHOL, LIQUOR - MFG, DISTR, STORES	8	0.15%	1	\$41,082	\$41,082	\$583	\$2,888	4
DOOR AND WINDOWS MFG	21	0.15%	1	\$55,000	\$55,000	\$31,828	\$0	28
PAPER PRODUCTS	16	0.15%	1	\$1,000,000	\$1,000,000	\$104,991	\$500,000	37
FERTILIZERS	5	0.15%	1	\$13,000	\$13,000	\$0	\$5,100	76
TOOL MFG	9	0.15%	1	\$100,000	\$100,000	\$129,248	\$5,000	44
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.15%	1	\$5,346	\$5,346	\$0	\$8	4
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	6	0.15%	1	\$9,000	\$9,000	\$0	\$9,000	14
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	14	0.15%	1	\$150,000	\$150,000	\$528	\$20,000	55
SIGN MFG AND INSTALLATION	3	0.15%	1	\$2,578	\$2,578	\$84	\$3,000	1
SWIMMING POOLS/SAUNAS	4	0.15%	1	\$10,762	\$10,762	\$0	\$1,000	3
FREIGHT FORWARDERS/TRUCKERS	3	0.15%	1	\$170,000	\$170,000	\$39,470	\$200,000	17
PLASTIC, RUBBER GOODS - MFG	292	0.15%	1	\$25,000	\$25,000	\$20,980	\$2,500	5
JANITORIAL SERVICES	4	0.15%	1	\$14,622	\$14,622	\$0	\$0	9
BUILDINGS/PREMISES BANK OR OFFICE	11	0.15%	1	\$3,000	\$3,000	\$1,049	\$0	5

PRODUCT LIABILITY

FOR 2020

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ANIMAL BOARDING/VETERINARIANS/STOCKYARDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
OFFICE MACHINES, COMPUTERS - OTHER	11	0.00%	0	\$0	\$0	\$0	\$0	0
VALVES, PUMPS, COMPRESSORS MFG	24	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	9	0.00%	0	\$0	\$0	\$0	\$0	0
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	5	0.00%	0	\$0	\$0	\$0	\$0	0
BOATS - USE	3	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
BOWLING LANES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	6	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	5	0.00%	0	\$0	\$0	\$0	\$0	0
LAUNDRY SERVICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL MOUNTING, HIDES, SADDLE	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	2	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	7	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	12	0.00%	0	\$0	\$0	\$0	\$0	0
ELECTRIC CABLES, CONDUIT, AND WIRING	27	0.00%	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	2	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	5	0.00%	0	\$0	\$0	\$0	\$0	0
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW/	13	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING/DREDGING/DOCK OPER/EXCAVATION	15	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
GLASS DEALERS AND GLAZIERS	17	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	5	0.00%	0	\$0	\$0	\$0	\$0	0
WATER SOFTENING EQUIPMENT	18	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	6	0.00%	0	\$0	\$0	\$0	\$0	0
MASONRY, PLASTERING, MARBLE, OR TILE	18	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	11	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	4	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	2	0.00%	0	\$0	\$0	\$0	\$0	0
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	11	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	50	0.00%	0	\$0	\$0	\$0	\$0	0
CANDY OR CONFECTIONARY PRODUCTS	25	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	13	0.00%	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	5	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	2	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	7	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	24	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	7	0.00%	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	15	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	8	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	2	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	4	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	2	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	9	0.00%	0	\$0	\$0	\$0	\$0	0
VAULTS AND LOCKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WHEEL AND TIRE MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINE-TURBINE-BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
VENDING MACHINES MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY

FOR 2020

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
INSTRUMENT MFG/TUNING	4	0.00%	0	\$0	\$0	\$0	\$0	0
LIGHTS, LANTERNS, AND LAMPS	13	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PRC	4	0.00%	0	\$0	\$0	\$0	\$0	0
BATTERIES	13	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	11	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	5	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	18	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	4	0.00%	0	\$0	\$0	\$0	\$0	0
PENCIL, PEN, CRAYON OR CHALK MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
PUTTY PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	12	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOTTLE AND JAR MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
CELLOPHANE AND CELLOPHANE PRODUCT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	4	0.00%	0	\$0	\$0	\$0	\$0	0
PACKAGING/PACKING/MAIL ORDER	4	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	3	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PRINTING/UBLISHERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
CAR WASHES	2	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	8	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
FIRE DEPT/PATROL	2	0.00%	0	\$0	\$0	\$0	\$0	0
SCHOOLS - PRIVATE/PUBLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
APARTMENT BLDG/BOARDING ROOMS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	49,785	100.00%	666	\$41,338	\$27,530,823	\$9,345	\$9,175	40

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2011 - 2020**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	124,593	37.36%	2,318	\$30,184	\$69,966,581	\$15,893	\$170	42
APPLIANCES AND ACCESSORIES	6,720	17.39%	1,079	\$6,048	\$6,526,053	\$1,004	\$4,119	3
RESTAURANTS - SERVE ALCOHOL	2,638	3.56%	221	\$4,386	\$969,199	\$738	\$3,613	5
MANUFACTURERS - NOC	4,437	3.29%	204	\$218,704	\$44,615,625	\$29,284	\$4,226	44
CHEMICAL MFG/CHEMISTS	2,791	2.93%	182	\$26,228	\$4,773,427	\$7,086	\$7,764	21
RESTAURANTS - SERVE NO ALCOHOL	3,896	2.66%	165	\$2,723	\$449,216	\$989	\$2,453	6
PLUMBING	512	2.13%	132	\$13,110	\$1,730,548	\$1,832	\$4,260	8
CONTRACTORS - NOC	457	1.69%	105	\$51,230	\$5,379,166	\$23,025	\$27,560	18
PRODUCTS - COMPLETED OPERATIONS - NOC	98,332	1.60%	99	\$64,715	\$6,406,800	\$20,996	\$11,660	25
FURS, FABRICS AND OTHER CLOTHING	285	1.47%	91	\$3,928	\$357,419	\$18,417	\$1,878	4
FOOD PRODUCTS - DRY	746	1.19%	74	\$19,640	\$1,453,376	\$7,546	\$2,022	6
HEATING AND AIR CONDITIONING	427	1.18%	73	\$22,783	\$1,663,134	\$8,072	\$3,305	11
CARPENTRY AND FLOOR COVERINGS	373	1.03%	64	\$30,655	\$1,961,930	\$10,966	\$11,780	18
FURNITURE/FIXTURES/UPHOLSTERY	350	0.97%	60	\$15,990	\$959,429	\$6,599	\$10,339	11
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	270	0.90%	56	\$339,121	\$18,990,748	\$46,796	\$56,236	25
AUTO REPAIR SHOPS/DISMANTLING	177	0.89%	55	\$15,751	\$866,284	\$2,339	\$17,018	5
FROZEN FOODS	355	0.87%	54	\$5,972	\$322,504	\$800	\$2,281	5
FOOD PRODUCTS - NOT DRY	1,211	0.87%	54	\$4,104	\$221,615	\$2,063	\$2,866	8
MEAT, FISH, POULTRY, AND SEAFOOD	328	0.76%	47	\$6,941	\$326,207	\$11,629	\$2,524	10
GROCERY STORES/MARKETS/COMMISSARIES	272	0.76%	47	\$28,939	\$1,360,116	\$1,858	\$12,806	11
CLUBS/CONVENTIONS	371	0.76%	47	\$32,883	\$1,545,489	\$23,918	\$5,457	15
CANDY OR CONFECTIONARY PRODUCTS	251	0.66%	41	\$854	\$35,007	\$330	\$861	6
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	70	0.64%	40	\$2,055	\$82,206	\$1,625	\$8,960	16
GASOLINE STATIONS	129	0.63%	39	\$17,404	\$678,759	\$0	\$8,315	4
ELECTRICAL EQUIPMENT	238	0.53%	33	\$96,254	\$3,176,387	\$42,452	\$21,646	20
DISCOUNT/VARIETY STORES	40	0.52%	32	\$1,293	\$41,362	\$1,342	\$1,018	12
ROOFING	204	0.50%	31	\$28,443	\$881,739	\$53,519	\$20,724	20
PLASTIC, RUBBER GOODS - MFG	1,252	0.47%	29	\$32,306	\$936,862	\$36,522	\$13,886	19
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	124	0.42%	26	\$14,033	\$364,869	\$7,296	\$7,968	23
CONCRETE AND ASPHALT CONSTRUCTION	354	0.39%	24	\$158,828	\$3,811,883	\$124,032	\$85,685	18
FARM MACHINERY	103	0.37%	23	\$36,597	\$841,727	\$6,789	\$10,428	8
GARDENING EQUIPMENT AND LANDSCAPING	61	0.32%	20	\$19,767	\$395,346	\$5,498	\$23,688	11
GAS, STEAM, WATER, AND SEWER MAINS	76	0.31%	19	\$11,909	\$226,262	\$4,498	\$6,643	11
FARMS/RANCHES	98	0.31%	19	\$126,538	\$2,404,230	\$52,508	\$9,872	25
GLASS DEALERS AND GLAZIERS	117	0.29%	18	\$7,065	\$127,172	\$1,966	\$8,875	14
ANIMAL FEED	156	0.27%	17	\$29,223	\$496,792	\$5,226	\$8,097	17
SOAP AND DETERGENTS	62	0.27%	17	\$11,792	\$200,463	\$54,690	\$2,755	210
WHEEL AND TIRE MFG	38	0.26%	16	\$140,104	\$2,241,659	\$16,248	\$11,669	12
ELECTRIC CABLES, CONDUIT, AND WIRING	153	0.24%	15	\$95,095	\$1,426,423	\$5,559	\$5,377	7
WAX/PAINT/VARNISH/PAINTING	173	0.24%	15	\$204,361	\$3,065,415	\$52,624	\$37,317	9
MASONRY, PLASTERING, MARBLE, OR TILE	89	0.24%	15	\$26,547	\$398,212	\$25,182	\$1,788	17
BUILDING MATERIALS	88	0.24%	15	\$192,135	\$2,882,020	\$33,774	\$26,867	28
SALES OR SERVICE ORG	60	0.24%	15	\$11,943	\$179,138	\$26,847	\$20,667	24
WATER SOFTENING EQUIPMENT	104	0.23%	14	\$6,843	\$95,797	\$578	\$7,961	5
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	75	0.23%	14	\$45,555	\$637,774	\$2,951	\$21,557	21
MINING/DREDGING/DOCK OPER/EXCAVATION	80	0.21%	13	\$7,747	\$100,707	\$4,257	\$4,500	15
DOOR AND WINDOWS MFG	121	0.21%	13	\$26,165	\$340,150	\$42,275	\$11,154	32
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	37	0.19%	12	\$66,249	\$794,987	\$29,303	\$41,583	23
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW/	77	0.19%	12	\$15,444	\$185,327	\$11,481	\$3,938	21
METAL ERECTION	68	0.19%	12	\$73,090	\$877,081	\$38,245	\$9,925	16
CROP SPRAYING AND PESTICIDES	67	0.19%	12	\$16,201	\$194,417	\$311	\$2,627	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	57	0.18%	11	\$154,928	\$1,704,213	\$23,481	\$59,918	8
LUMBER-WOOD MFG/PRUNING/TRIMMING	56	0.18%	11	\$16,636	\$182,995	\$12,080	\$10,236	20
CONCESSIONAIRES	490	0.16%	10	\$9,185	\$91,850	\$435	\$9,561	6
DELI, CATERERS, AND CAFETERIAS	353	0.16%	10	\$1,621	\$16,206	\$7	\$1,145	3
TOOL MFG	47	0.16%	10	\$47,153	\$471,527	\$19,789	\$12,371	21
LIGHTS, LANTERNS, AND LAMPS	86	0.16%	10	\$775	\$7,751	\$287	\$1,260	5
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	74	0.16%	10	\$27,764	\$277,639	\$10,859	\$31,484	34
REFRIGERATION	34	0.15%	9	\$17,386	\$156,470	\$117	\$5,112	16
STORES AND DISTR - NO FOOD OR DRINK	136	0.15%	9	\$70,089	\$630,804	\$17,425	\$51,417	14

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2011 - 2020**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
FERTILIZERS	23	0.13%	8	\$22,598	\$180,780	\$964	\$2,556	15
COSMETICS	111	0.13%	8	\$3,937	\$31,498	\$2,338	\$750	6
SWIMMING POOLS/SAUNAS	24	0.13%	8	\$6,891	\$55,131	\$7,714	\$4,300	21
VALVES, PUMPS, COMPRESSORS MFG	137	0.11%	7	\$6,206	\$43,445	\$0	\$4,856	4
ALCOHOL, LIQUOR - MFG, DISTR, STORES	34	0.11%	7	\$18,031	\$126,217	\$88	\$12,404	17
JANITORIAL SERVICES	25	0.11%	7	\$16,215	\$113,503	\$0	\$1,051	6
BAKERIES AND BAKERY GOODS	30	0.10%	6	\$3,897	\$23,384	\$0	\$4,547	1
BEVERAGE BOTTLER - NON-ALCOHOLIC	51	0.10%	6	\$23,661	\$141,964	\$11,229	\$2,434	18
HARDWARE, HOME IMPROVEMENT STORES	45	0.10%	6	\$4,325	\$25,950	\$0	\$4,195	5
PAPER PRODUCTS	97	0.10%	6	\$221,283	\$1,327,696	\$23,533	\$87,883	16
COMMUNICATION/RECORDING SYS/INTERNET PRC	32	0.10%	6	\$12,369	\$74,214	\$0	\$5,679	11
BATTERIES	60	0.10%	6	\$27,431	\$164,584	\$2,966	\$7,909	14
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	38	0.10%	6	\$33,066	\$198,395	\$10,261	\$3,708	29
SIGN MFG AND INSTALLATION	15	0.10%	6	\$15,444	\$92,664	\$1,487	\$22,556	12
INSULATION - OTHER THAN ASBESTOS	36	0.08%	5	\$22,067	\$110,335	\$6,133	\$1,150	10
TV OR RADIO OR STEREO	18	0.08%	5	\$25,288	\$126,440	\$4,276	\$11,200	15
LADDERS, HOISTS, AND SCAFFOLDS	14	0.08%	5	\$96,150	\$480,750	\$4,973	\$33,156	27
DRUG AND PHARMACEUTICALS	134	0.08%	5	\$48,603	\$243,013	\$26,217	\$10,500	20
ADHESIVE AND ABRASIVE GOODS	42	0.08%	5	\$356	\$1,780	\$10,400	\$12,682	13
BOTTLE AND JAR MFG	16	0.08%	5	\$27,325	\$136,626	\$12,043	\$32,500	27
SEED MERCHANT	14	0.08%	5	\$71,376	\$356,881	\$74,936	\$4,903	32
CARPET AND FURNITURE CLEANING	17	0.06%	4	\$3,658	\$14,633	\$0	\$1,402	3
DAIRY PRODUCTS	31	0.06%	4	\$257,182	\$1,028,728	\$13,871	\$251,374	17
TEXTILE MFG	24	0.06%	4	\$21,719	\$86,874	\$24,606	\$9,850	14
BRUSH OR BROOM MFG	5	0.06%	4	\$1,599	\$6,397	\$0	\$1,634	1
PIPE MFG	55	0.06%	4	\$54,643	\$218,570	\$109,634	\$7,938	36
PRINTING/PUBLISHERS	18	0.06%	4	\$44,384	\$177,536	\$0	\$53,442	6
BUILDINGS/PREMISES BANK OR OFFICE	53	0.06%	4	\$1,562	\$6,249	\$266	\$62	3
BOATS - USE	21	0.05%	3	\$15,106	\$45,318	\$7,141	\$6,833	13
SHOES, BOOTS, OR SLIPPERS	41	0.05%	3	\$3,091	\$9,274	\$572	\$1,721	6
BOILER, STEAM PIPES	18	0.05%	3	\$24,733	\$74,200	\$31,358	\$3,335	34
FENCES	24	0.05%	3	\$8,202	\$24,607	\$7	\$4,500	2
WATER BOTTLING	25	0.05%	3	\$22,883	\$68,650	\$405	\$11,000	14
TENTS AND CANOPIES	4	0.05%	3	\$691,667	\$2,075,000	\$3,321	\$666,883	19
ENGINE-TURBINE-BEARING MFG	10	0.05%	3	\$133,855	\$401,564	\$65,489	\$605	9
VENDING MACHINES MFG	4	0.05%	3	\$4,623	\$13,868	\$578	\$4,200	9
RECREATIONAL VEHICLE MFG	45	0.05%	3	\$32,650	\$97,950	\$30,711	\$87,313	28
MOBILE HOME/TRAILER MFG	3	0.05%	3	\$3,754	\$11,262	\$840	\$2,167	2
BARBER SUPPLIES AND HAIR PIECES	15	0.05%	3	\$333,917	\$1,001,752	\$53	\$334,167	7
PET GROOMING/STORES/TRAINING	7	0.05%	3	\$60,000	\$180,000	\$6,052	\$5,167	17
IRRIGATION EQUIPMENT	8	0.05%	3	\$11,335	\$34,006	\$4,489	\$8,460	9
OIL REFINERIES	3	0.05%	3	\$929	\$2,788	\$0	\$867	3
GOVERNMENTAL SUBDV/OFFICES	3	0.05%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
OFFICE MACHINES, COMPUTERS - OTHER	53	0.03%	2	\$10,500	\$21,000	\$3,591	\$39,500	25
CONTRACTOR EQUIPMENT	31	0.03%	2	\$99,500	\$199,000	\$11,832	\$77,500	13
LAUNDRY SERVICES	11	0.03%	2	\$1,335	\$2,670	\$0	\$1,791	1
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	38	0.03%	2	\$625	\$1,250	\$0	\$2,500	15
ALARMS AND DETECTION DEVICES	75	0.03%	2	\$1,000	\$2,000	\$0	\$3,450	3
ELEVATOR, ESCALATOR, MOVING SIDEWALK	5	0.03%	2	\$34,845	\$69,689	\$27,666	\$52,500	33
WALL AND CEILING INSTALLATION	23	0.03%	2	\$15,180	\$30,359	\$11,344	\$5,250	20
SEPTIC TANKS	2	0.03%	2	\$5,515	\$11,030	\$0	\$8,500	4
WATER AND FIRE PROOFING	14	0.03%	2	\$35,327	\$70,653	\$25,874	\$5,750	34
ICE DEALERS AND DISTRIBUTORS	2	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	27	0.03%	2	\$1,250,000	\$2,500,000	\$32,503	\$300,001	23
MOBILE HOME PARKS OR COURTS	14	0.03%	2	\$38,250	\$76,500	\$38,915	\$38,750	54
OPTICAL AND HEARING GOODS	4	0.03%	2	\$700	\$1,400	\$0	\$463	9
GRAIN ELEVATOR OPERATIONS	3	0.03%	2	\$91,082	\$182,164	\$10,017	\$35,504	14
PIPELINES/WELLS	14	0.03%	2	\$111,000	\$222,000	\$465,238	\$12,750	57
WELDING	30	0.03%	2	\$320,000	\$640,000	\$78,953	\$54,450	25

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2011 - 2020**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CAR WASHES	8	0.03%	2	\$672	\$1,343	\$0	\$500	3
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARDS	6	0.02%	1	\$900	\$900	\$0	\$500	0
FIREARMS, AMMUNITION - MFG AND REPAIR	68	0.02%	1	\$10,000	\$10,000	\$5,709	\$10,000	9
BOAT OR SHIP BUILDING	1	0.02%	1	\$391,051	\$391,051	\$0	\$400,000	6
RAILROAD/TRAIN MFG/CONSTRUCTION	37	0.02%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
JUNK AND SCRAP DEALERS	1	0.02%	1	\$9,333	\$9,333	\$19,516	\$10,000	32
SALT, PHOSPHATES, AND LIME	22	0.02%	1	\$562	\$562	\$0	\$1,000	4
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	8	0.02%	1	\$900,000	\$900,000	\$25,515	\$5,100	19
PATTERN MFG	1	0.02%	1	\$4,622	\$4,622	\$0	\$8	0
BOXES AND COMPOSITION GOODS	2	0.02%	1	\$2,500	\$2,500	\$0	\$2,500	2
METAL EXTRACTION AND PROCESSING	11	0.02%	1	\$300,000	\$300,000	\$53,765	\$10,000	16
CANS, DRUMS, AND METAL CONTAINERS	1	0.02%	1	\$700	\$700	\$0	\$5,000	2
CUTLERY, RAZORS, AND FLATWARE	14	0.02%	1	\$271	\$271	\$0	\$900	0
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.02%	1	\$5,346	\$5,346	\$0	\$8	4
INSTRUMENT MFG/TUNING	15	0.02%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
PUTTY PRODUCTS	8	0.02%	1	\$35,000	\$35,000	\$21,730	\$25,000	16
STONE AND GEM CUTTING OR POLISHING	2	0.02%	1	\$9,549	\$9,549	\$0	\$15,000	2
FREIGHT FORWARDERS/TRUCKERS	8	0.02%	1	\$170,000	\$170,000	\$39,470	\$200,000	17
SNOW AND ICE REMOVAL-CONTRACTOR	21	0.02%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	2	0.02%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
SAND OR GRAVEL DIGGING, QUARRIES	15	0.02%	1	\$29,411	\$29,411	\$0	\$98	6
FORESTRY/LAKES/FISHING/GUIDES	1	0.02%	1	\$200,000	\$200,000	\$0	\$200,000	21
THEATERS	19	0.02%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
CAMPGROUNDS/CAMPS/PICNIC GROUNDS	1	0.02%	1	\$1,113	\$1,113	\$0	\$500	1
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERTAINMENT	1	0.02%	1	\$500	\$500	\$0	\$5,000	2
HEALTH/EXERCISE FACILITIES	1	0.02%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
CHURCHES/CONVENTS/MONASTERIES	1	0.02%	1	\$250	\$250	\$0	\$500	8
RECYCLING CENTERS/SALVAGE	1	0.02%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
WHARF/WATERFRONT PROPERTY	2	0.02%	1	\$15,000	\$15,000	\$18,120	\$5	12
YMCA/YWCA	1	0.02%	1	\$92,000	\$92,000	\$1,261	\$24,000	11
AUCTION/AUCTIONEERS	1	0.02%	1	\$203	\$203	\$0	\$500	0
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOWLING LANES	4	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL MOUNTING, HIDES, SADDLE	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	11	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	6	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	8	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	7	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	5	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	12	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	15	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	18	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	27	0.00%	0	\$0	\$0	\$0	\$0	0
VAULTS AND LOCKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	6	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	11	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	33	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	7	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	22	0.00%	0	\$0	\$0	\$0	\$0	0
PENCIL, PEN, CRAYON OR CHALK MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
LABORATORIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	17	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	5	0.00%	0	\$0	\$0	\$0	\$0	0
CELLOPHANE AND CELLOPHANE PRODUCT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	6	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	8	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2011 - 2020**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PACKAGING/PACKING/MAIL ORDER	9	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	12	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	7	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	9	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	3	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	5	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	6	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	5	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	46	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	4	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	8	0.00%	0	\$0	\$0	\$0	\$0	0
FIRE DEPT/PATROL	2	0.00%	0	\$0	\$0	\$0	\$0	0
SCHOOLS - PRIVATE/PUBLIC	3	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
APARTMENT BLDG/BOARDING ROOMS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	257,858	100.00%	6,205	\$35,252	\$218,741,599	\$12,502	\$6,549	23

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution. Each section contains annual summary data for 2020 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2020

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	14.41%	96	\$29,039	\$2,787,696	\$9,919	\$12,222	9
NOT SPECIFIED	0.30%	2	\$90,000	\$180,000	\$15,914	\$7,501	24
DIRECTED VERDICT FOR PLAINTIFF	0.15%	1	\$537,500	\$537,500	\$270,417	\$50,000	87
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.15%	1	\$9,000	\$9,000	\$15,079	\$100,000	34
ARBITRATION	0.15%	1	\$22,764	\$22,764	\$0	\$7,049	13
ALL OTHER INCLUDING DISMISSALS	84.83%	565	\$42,467	\$23,993,863	\$8,768	\$8,434	46
TOTAL	100.00%	666	\$41,338	\$27,530,823	\$9,345	\$9,175	40

PRODUCT LIABILITY **TEN YEAR SUMMARY OF CLAIM DISPOSITION** **FOR YEARS 2011 - 2020**

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	45.82%	2,843	\$13,676	\$38,880,864	\$2,728	\$6,240	5
NOT SPECIFIED	0.40%	25	\$30,578	\$764,438	\$4,698	\$5,111	13
DIRECTED VERDICT FOR PLAINTIFF	0.06%	4	\$167,641	\$670,563	\$85,057	\$16,000	36
DIRECTED VERDICT FOR DEFENDANT	0.02%	1	\$11,316,174	\$11,316,174	\$0	\$100	72
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.24%	15	\$1,371,920	\$20,578,805	\$265,851	\$13,568	32
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.02%	1	\$72,162	\$72,162	\$161,209	\$81,600	91
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.02%	1	\$82,607	\$82,607	\$121,166	\$20,000	134
ARBITRATION	0.18%	11	\$57,829	\$636,118	\$36,945	\$2,530	34
ALL OTHER INCLUDING DISMISSALS	53.22%	3,302	\$44,104	\$145,629,868	\$19,589	\$6,723	39
TOTAL	100.00%	6,205	\$35,252	\$218,741,599	\$12,502	\$6,549	23

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2020

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	15.92%	106	\$10,304	\$1,092,201	\$619	\$5,920	2
7-12	6.91%	46	\$44,926	\$2,066,603	\$2,515	\$17,726	10
13-18	8.26%	55	\$44,117	\$2,426,461	\$5,155	\$24,259	15
19-24	10.21%	68	\$37,833	\$2,572,674	\$5,850	\$8,026	21
25-30	6.76%	45	\$29,132	\$1,310,946	\$10,716	\$6,274	27
31-36	9.76%	65	\$50,694	\$3,295,117	\$7,289	\$8,302	33
37-42	6.31%	42	\$57,280	\$2,405,764	\$16,319	\$36,363	39
43-48	6.91%	46	\$33,796	\$1,554,603	\$8,973	\$929	45
49-54	3.30%	22	\$29,167	\$641,682	\$67,342	\$1,145	52
55-60	3.90%	26	\$38,635	\$1,004,513	\$7,814	\$5,000	57
61-66	3.45%	23	\$31,561	\$725,903	\$7,717	\$131	63
67-72	2.25%	15	\$10,493	\$157,396	\$1,835	\$7	70
73-78	3.30%	22	\$8,259	\$181,694	\$7,610	\$682	75
79-84	2.55%	17	\$36,776	\$625,185	\$33,990	\$2,941	82
85-90	1.50%	10	\$316,842	\$3,168,421	\$60,007	\$17,250	88
91-96	1.05%	7	\$9,262	\$64,836	\$0	\$0	95
97-102	1.05%	7	\$6,956	\$48,692	\$0	\$0	99
103-108	0.90%	6	\$260	\$1,557	\$0	\$0	105
Greater than 108	5.71%	38	\$110,173	\$4,186,575	\$1,889	\$0	149
TOTAL	100.00%	666	\$41,338	\$27,530,823	\$9,345	\$9,175	40

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2011 - 2020

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	41.58%	2,580	\$8,474	\$21,861,925	\$1,888	\$2,968	2
7-12	8.88%	551	\$29,123	\$16,046,833	\$3,397	\$9,022	10
13-18	10.09%	626	\$32,065	\$20,072,564	\$8,639	\$7,333	16
19-24	8.54%	530	\$46,077	\$24,420,627	\$9,358	\$16,364	21
25-30	5.83%	362	\$51,487	\$18,638,324	\$16,426	\$6,203	27
31-36	4.42%	274	\$51,924	\$14,227,207	\$14,842	\$9,777	33
37-42	3.40%	211	\$94,947	\$20,033,781	\$20,683	\$16,723	39
43-48	3.13%	194	\$43,736	\$8,484,699	\$14,914	\$2,685	46
49-54	2.82%	175	\$39,128	\$6,847,382	\$32,389	\$6,202	51
55-60	1.63%	101	\$74,911	\$7,566,008	\$23,323	\$16,961	57
61-66	1.92%	119	\$51,637	\$6,144,827	\$29,212	\$7,358	63
67-72	1.43%	89	\$145,656	\$12,963,424	\$8,607	\$1,538	70
73-78	1.10%	68	\$26,460	\$1,799,281	\$30,222	\$13,627	75
79-84	0.76%	47	\$22,616	\$1,062,958	\$14,291	\$3,404	82
85-90	0.63%	39	\$611,009	\$23,829,361	\$96,958	\$7,782	87
91-96	0.48%	30	\$31,021	\$930,625	\$11,786	\$7,487	93
97-102	0.31%	19	\$28,561	\$542,663	\$51,039	\$921	99
103-108	0.27%	17	\$26,660	\$453,219	\$9,547	\$71	105
Greater than 108	2.79%	173	\$74,080	\$12,815,891	\$132,571	\$1,887	183
TOTAL	100.00%	6,205	\$35,252	\$218,741,599	\$12,502	\$6,549	23

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2019 and 2020.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2020.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2020 Written Premium	2019 - 2020 % of Change in Premium	2019 Written Premium	2018 - 2019 % of Change in Premium	2018 Written Premium	2017 - 2018 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$856,890	-25.58%	\$1,151,473	1293.02%	\$82,660	-28.73%
ACE PROPERTY AND CASUALTY INSURANCE COMPAN	\$264,717	130.82%	\$114,683	266.18%	\$31,319	72.87%
ACUITY A MUTUAL INSURANCE COMPANY	\$317,521	10.15%	\$288,260	7.66%	\$267,739	1.16%
ADDISON INSURANCE COMPANY	\$733,955	-14.06%	\$854,032	-6.95%	\$917,858	3.29%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$3,658,825	41.60%	\$2,583,861	-16.32%	\$3,087,790	76.88%
ALLSTATE INSURANCE COMPANY	\$3,120	-16.44%	\$3,734	-33.25%	\$5,594	51.89%
AMCO INSURANCE COMPANY	\$334,287	-10.44%	\$373,241	65.86%	\$225,027	10.44%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$44,935	33.94%	\$33,548	137.74%	\$14,111	-78.63%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$13,332	2.45%	\$13,013	-21.84%	\$16,649	-22.33%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$3,986,590	139.82%	\$1,662,341	49.74%	\$1,110,139	-46.42%
AMERICAN INSURANCE COMPANY THE	\$258	-95.37%	\$5,573	-81.41%	\$29,980	-2.32%
AMERISURE INSURANCE COMPANY	\$169,756	-16.57%	\$203,483	113.66%	\$95,238	21.53%
AMERISURE MUTUAL INSURANCE COMPANY	\$61,018	55.04%	\$39,357	91.85%	\$20,514	-45.44%
AMERISURE PARTNERS INSURANCE COMPANY	\$9,866	-35.70%	\$15,344	-29.91%	\$21,891	-62.98%
ARCH INSURANCE COMPANY	\$317,467	5.01%	\$302,311	-17.77%	\$367,648	-30.26%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$156,490	-1.51%	\$158,894	-42.77%	\$277,623	27.30%
AUSTIN MUTUAL INSURANCE COMPANY	\$150,160	27.95%	\$117,357	34.07%	\$87,533	2.51%
BENCHMARK INSURANCE COMPANY	\$155,502	-24.46%	\$205,865	-3.19%	\$212,656	-2.88%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO	\$1,194	8.45%	\$1,101	-17.59%	\$1,336	-62.13%
CAPITOL INDEMNITY CORPORATION	\$3,396	-49.30%	\$6,698	10.42%	\$6,066	-46.01%
CHARTER OAK FIRE INSURANCE CO THE	\$55,036	-78.22%	\$252,715	-4.25%	\$263,940	-21.77%
CINCINNATI CASUALTY COMPANY THE	\$343,642	18.99%	\$288,796	18.03%	\$244,681	9.35%
CINCINNATI INDEMNITY COMPANY INC	\$86,855	9.60%	\$79,246	-9.14%	\$87,214	2.03%
CINCINNATI INSURANCE COMPANY THE	\$1,219,364	-30.94%	\$1,765,608	32.89%	\$1,328,586	7.47%
CITIZENS INSURANCE COMPANY OF AMERICA	\$79,046	-28.15%	\$110,018	52.79%	\$72,006	3427.98%
COLUMBIA MUTUAL INSURANCE COMPANY	\$260,710	5.19%	\$247,858	14.17%	\$217,100	-17.28%
CONTINENTAL CASUALTY COMPANY	\$433,100	-24.89%	\$576,615	-27.10%	\$791,020	62.24%
CONTINENTAL INSURANCE COMPANY THE	\$72,185	93.50%	\$37,305	-51.41%	\$76,780	122.62%
COUNTRY MUTUAL INSURANCE COMPANY	\$26,191	32.82%	\$19,719	1.21%	\$19,484	23.40%
DEPOSITORS INSURANCE COMPANY	\$191,452	0.86%	\$189,819	-36.50%	\$298,921	12.72%
EMCASCO INSURANCE COMPANY	\$235,727	0.71%	\$234,064	7.92%	\$216,877	-12.48%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$1,487	-58.30%	\$3,566	-78.47%	\$16,564	137.85%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$269,406	4.90%	\$256,830	-16.64%	\$308,087	-3.36%
EVEREST NATIONAL INSURANCE COMPANY	\$895,174	-18.38%	\$1,096,774	46.19%	\$750,236	20.31%
FARMERS INSURANCE EXCHANGE	\$761	-35.18%	\$1,174	1.29%	\$1,159	-17.45%
FEDERAL INSURANCE COMPANY	\$1,401,622	-13.08%	\$1,612,505	-4.88%	\$1,695,300	25.46%
FEDERATED MUTUAL INSURANCE COMPANY	\$692,419	10.74%	\$625,257	-14.39%	\$730,364	-12.89%
FEDERATED SERVICE INSURANCE COMPANY	\$217,517	10.04%	\$197,664	-26.81%	\$270,060	12.95%
FIREMANS FUND INSURANCE COMPANY	\$49,319	-66.97%	\$149,319	471.60%	\$26,123	5220.37%
FIREMENS INSURANCE COMPANY OF WASHINGTON D	\$11,598	7.18%	\$10,821	46.59%	\$7,382	4.35%
FLORISTS MUTUAL INSURANCE COMPANY	\$21,657	-8.81%	\$23,749	56.08%	\$15,216	-14.84%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$3,596	-38.38%	\$5,836	-72.56%	\$21,270	8.62%
GREAT NORTHERN INSURANCE COMPANY	\$560,283	-3.70%	\$581,817	33.27%	\$436,568	-15.39%
GRINNELL MUTUAL REINSURANCE COMPANY	\$834,426	10.89%	\$752,502	0.59%	\$748,124	9.43%
HANOVER AMERICAN INSURANCE COMPANY THE	\$898	-38.11%	\$1,451	-21.27%	\$1,843	-26.54%
HANOVER INSURANCE COMPANY THE	\$104,445	27.33%	\$82,029	-0.77%	\$82,669	473.10%
HARLEYSVILLE INSURANCE COMPANY	\$11,793	4.84%	\$11,249	9.10%	\$10,311	103.09%
HARTFORD ACCIDENT & INDEMNITY CO	\$95,076	3.05%	\$92,264	32.30%	\$69,736	-2.76%
HARTFORD FIRE INSURANCE COMPANY	\$1,038,637	17.52%	\$883,767	-23.17%	\$1,150,326	37.46%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$6,699	196.68%	\$2,258	-68.73%	\$7,220	-44.72%
HDI GLOBAL INSURANCE COMPANY	\$467,924	66.06%	\$281,782	-22.15%	\$361,969	0.63%
INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	\$2,123	-42.25%	\$3,676	-4.77%	\$3,860	-16.05%
LIBERTY INSURANCE CORPORATION	\$82,215	-25.58%	\$110,467	-13.39%	\$127,550	1.95%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,424,889	54.63%	\$921,498	-23.20%	\$1,199,812	-13.44%
LIBERTY MUTUAL INSURANCE COMPANY	\$2,828	214.22%	\$900	-58.43%	\$2,165	-97.57%
LITITZ MUTUAL INSURANCE COMPANY	\$327	0.00%	\$327	-89.57%	\$3,135	5.95%
LM INSURANCE CORPORATION	\$329,535	34.96%	\$244,176	-21.55%	\$311,259	131.88%
MASSACHUSETTS BAY INSURANCE COMPANY	\$49,523	17.72%	\$42,067	-8.93%	\$46,194	-31.19%
MEDMARC CASUALTY INSURANCE COMPANY	\$404,072	14.85%	\$351,832	-7.90%	\$382,013	-14.71%
MID-CONTINENT ASSURANCE COMPANY	\$58,417	-10.53%	\$65,291	42.36%	\$45,863	22.79%
MID-CONTINENT CASUALTY COMPANY	\$329,304	25.91%	\$261,540	4.53%	\$250,197	-7.98%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2020 Written Premium	2019 - 2020 % of Change in Premium	2019 Written Premium	2018 - 2019 % of Change in Premium	2018 Written Premium	2017 - 2018 % of Change in Premium
MITSUI SUMITOMO INSURANCE USA INC	\$100,506	286.07%	\$26,033	-8.25%	\$28,373	-14.37%
MONROE GUARANTY INSURANCE COMPANY	\$9,313	-16.83%	\$11,198	-11.59%	\$12,666	34.26%
NATIONAL AMERICAN INSURANCE COMPANY	\$40,190	178.25%	\$14,444	-21.60%	\$18,423	-11.36%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$49,686	-82.15%	\$278,356	47.95%	\$188,144	30.98%
NATIONAL INDEMNITY COMPANY	\$4,384	-24.10%	\$5,776	3.42%	\$5,585	-7.75%
NATIONAL SURETY CORPORATION	\$4,944	-97.60%	\$206,317	-25.97%	\$278,696	-20.37%
NATIONAL TRUST INSURANCE COMPANY	\$15,105	25.05%	\$12,079	-51.49%	\$24,899	40.66%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$811,338	-43.19%	\$1,428,239	-9.00%	\$1,569,470	15.32%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$308,959	-49.81%	\$615,518	373.66%	\$129,950	-32.47%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$2,220	-83.76%	\$13,673	11.34%	\$12,280	-17.95%
NORTH RIVER INSURANCE COMPANY THE	\$73,755	-19.35%	\$91,446	-12.21%	\$104,168	-22.20%
NORTHLAND INSURANCE COMPANY	\$158	0.00%	\$158	0.00%	\$158	-95.40%
OHIO CASUALTY INSURANCE COMPANY	\$46,672	-22.21%	\$59,999	-4.63%	\$62,913	-1.84%
OHIO SECURITY INSURANCE COMPANY	\$343,186	-14.25%	\$400,208	22.92%	\$325,597	35.19%
OLD REPUBLIC INSURANCE COMPANY	\$46,351	-61.71%	\$121,054	100.06%	\$60,510	-97.37%
PACIFIC INDEMNITY COMPANY	\$15,000	0.00%	\$15,000	0.00%	\$15,000	0.00%
PENN MILLERS INSURANCE COMPANY	\$651,805	-6.42%	\$696,523	4.68%	\$665,410	7.97%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	\$431,383	77.21%	\$243,436	-32.58%	\$361,054	-0.50%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE CO	\$7,994	-24.15%	\$10,539	-78.04%	\$47,982	536.11%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$21,846	-3.53%	\$22,645	9.15%	\$20,746	-3.50%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$28,783	287.49%	\$7,428	-67.34%	\$22,743	70.28%
SAFETY NATIONAL CASUALTY CORPORATION	\$73,704	17.44%	\$62,759	70.41%	\$36,829	-38.89%
SECURA INSURANCE A MUTUAL COMPANY	\$1,080,466	5.84%	\$1,020,842	47.47%	\$692,249	-0.53%
SECURA SUPREME INSURANCE COMPANY	\$476,603	13.33%	\$420,553	19.42%	\$352,171	46.57%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$533,077	1.15%	\$527,040	-9.04%	\$579,416	-4.46%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$312,124	-21.92%	\$399,747	-2.37%	\$409,467	34.60%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$207,239	-1.70%	\$210,818	6.35%	\$198,230	28.59%
SENTRY INSURANCE A MUTUAL COMPANY	\$683,553	-6.88%	\$734,018	-16.74%	\$881,593	66.01%
SENTRY SELECT INSURANCE COMPANY	\$233,952	-19.04%	\$288,971	-4.76%	\$303,401	9.58%
SHELTER MUTUAL INSURANCE COMPANY	\$62,463	-1.06%	\$63,131	8.85%	\$57,997	1.55%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$113,984	208.03%	\$37,004	-83.35%	\$222,206	-3.58%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$8,392	6.82%	\$7,856	-46.44%	\$14,669	451.88%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	\$431,211	82.57%	\$236,184	18.99%	\$198,491	2.84%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$26,597	-32.28%	\$39,277	-13.61%	\$45,464	15.76%
TOKIO MARINE AMERICA INSURANCE COMPANY	\$23,265	45.48%	\$15,992	-15.25%	\$18,869	-17.74%
TRANSPORTATION INSURANCE COMPANY	\$19,742	32.51%	\$14,899	-43.23%	\$26,244	240.52%
TRAVELERS INDEMNITY COMPANY	\$100,684	-39.79%	\$167,221	-34.34%	\$254,675	55.02%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$7,668	3338.57%	\$223	-99.22%	\$28,764	-13.21%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$74,547	75.39%	\$42,503	-67.74%	\$131,766	10.00%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$1,360,112	18.72%	\$1,145,603	7.04%	\$1,070,225	-11.68%
TRI STATE INSURANCE COMPANY OF MINNESOTA	\$10,617	-12.54%	\$12,139	-42.47%	\$21,099	5.96%
TWIN CITY FIRE INSURANCE COMPANY	\$538,803	-44.17%	\$965,042	11.07%	\$868,894	19.98%
UNION INSURANCE COMPANY OF PROVIDENCE	\$95,266	-62.65%	\$255,090	11.48%	\$228,816	143.95%
UNITED FIRE AND CASUALTY COMPANY	\$3,781,993	-9.55%	\$4,181,189	5.54%	\$3,961,726	-3.18%
UNITED STATES FIRE INSURANCE COMPANY	\$64,793	-33.25%	\$97,070	-42.37%	\$168,442	11.01%
UNITED STATES LIABILITY INSURANCE COMPANY	\$91,292	-21.04%	\$115,624	-10.69%	\$129,462	3.63%
VALLEY FORGE INSURANCE COMPANY	\$37,475	-23.24%	\$48,823	-30.09%	\$69,833	256.51%
VIGILANT INSURANCE COMPANY	\$1,693	-32.09%	\$2,493	21.61%	\$2,050	-56.22%
WESCO INSURANCE COMPANY	\$867	-98.41%	\$54,619	-27.33%	\$75,156	-54.20%
WEST BEND MUTUAL INSURANCE COMPANY	\$624,790	-12.54%	\$714,383	8.67%	\$657,358	8.50%
WESTCHESTER FIRE INSURANCE COMPANY	\$1,626	513.58%	\$265	-97.98%	\$13,119	-97.06%
ZURICH AMERICAN INSURANCE COMPANY	\$118,320	-88.90%	\$1,065,754	22.49%	\$870,093	31.31%
TOTAL	\$41,332,167	5.34%	\$39,237,538	6.04%	\$37,002,467	-2.31%

PRODUCT LIABILITY MARKET SHARE YEAR 2020

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	9.65%	\$3,986,590	\$2,608,911	\$0	\$1,936,299	74.22%
UNITED FIRE AND CASUALTY COMPANY	9.15%	\$3,781,993	\$3,933,218	\$1,313,639	\$3,383,054	86.01%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	8.85%	\$3,658,825	\$3,056,766	\$1,350,000	\$617,153	20.19%
AMERICAN HOME ASSURANCE COMPANY	4.01%	\$1,657,618	\$1,657,618	\$32,402	\$1,423,568	85.88%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.45%	\$1,424,889	\$968,109	\$1,335,310	\$1,946,818	201.09%
FEDERAL INSURANCE COMPANY	3.39%	\$1,401,622	\$1,442,414	\$375,924	-\$542,828	-37.63%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	3.29%	\$1,360,112	\$1,219,789	\$1,891,076	-\$1,478,690	-121.23%
CINCINNATI INSURANCE COMPANY THE	2.95%	\$1,219,364	\$1,320,912	\$828,560	-\$49,823	-3.77%
SECURA INSURANCE COMPANY	2.61%	\$1,080,466	\$1,067,502	\$114,069	\$214,560	20.10%
HARTFORD FIRE INSURANCE COMPANY	2.51%	\$1,038,637	\$1,034,590	\$126,416	\$340,805	32.94%
EVEREST NATIONAL INSURANCE COMPANY	2.17%	\$895,174	\$1,074,248	\$0	\$307,389	28.61%
ACE AMERICAN INSURANCE COMPANY	2.07%	\$856,890	\$1,065,567	\$50	\$162,529	15.25%
GRINNELL MUTUAL REINSURANCE COMPANY	2.02%	\$834,426	\$810,422	\$30,323	\$229,166	28.28%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.96%	\$811,338	\$1,087,820	\$19,066	-\$14,674	-1.35%
ADDISON INSURANCE COMPANY	1.78%	\$733,955	\$752,716	\$47,723	\$789,366	104.87%
NEW HAMPSHIRE INSURANCE COMPANY	1.68%	\$693,631	\$693,631	\$13,185	\$481,320	69.39%
FEDERATED MUTUAL INSURANCE COMPANY	1.68%	\$692,419	\$624,697	\$29,303	\$668,540	107.02%
SENTRY INSURANCE COMPANY	1.65%	\$683,553	\$686,948	\$100,097	\$397,034	57.80%
PENN MILLERS INSURANCE COMPANY	1.58%	\$651,805	\$709,143	\$0	\$95,374	13.45%
WEST BEND MUTUAL INSURANCE COMPANY	1.51%	\$624,790	\$643,677	\$24,000	-\$313,346	-48.68%
GREAT NORTHERN INSURANCE COMPANY	1.36%	\$560,283	\$566,183	\$0	-\$106,547	-18.82%
TWIN CITY FIRE INSURANCE COMPANY	1.30%	\$538,803	\$636,528	\$925,000	\$1,929,620	303.15%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.29%	\$533,077	\$544,553	\$29,905	\$5,967	1.10%
SECURA SUPREME INSURANCE COMPANY	1.15%	\$476,603	\$471,297	\$6,900	\$100,398	21.30%
HDI GLOBAL INSURANCE COMPANY	1.13%	\$467,924	\$376,400	-\$7,831	\$192,170	51.05%
CONTINENTAL CASUALTY COMPANY	1.05%	\$433,100	\$412,453	\$1,734	\$223,281	54.13%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	1.04%	\$431,383	\$335,267	\$94,500	\$663,242	197.83%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	1.04%	\$431,211	\$356,105	\$15,199	\$19,580	5.50%
MEDMARC CASUALTY INSURANCE COMPANY	0.98%	\$404,072	\$376,080	\$0	\$24,875	6.61%
CINCINNATI CASUALTY COMPANY THE	0.83%	\$343,642	\$307,044	\$2,259	\$80,471	26.21%
OHIO SECURITY INSURANCE COMPANY	0.83%	\$343,186	\$319,713	\$25,035	\$4,240	1.33%
AMCO INSURANCE COMPANY	0.81%	\$334,287	\$351,722	\$0	\$35,650	10.14%
LM INSURANCE CORPORATION	0.80%	\$329,535	\$303,380	\$0	\$72,909	24.03%
MID-CONTINENT CASUALTY COMPANY	0.80%	\$329,304	\$282,211	\$99,700	\$116,588	41.31%
ACUITY A MUTUAL INSURANCE COMPANY	0.77%	\$317,521	\$298,525	\$213,614	\$435,163	145.77%
ARCH INSURANCE COMPANY	0.77%	\$317,467	\$174,564	\$0	-\$306,920	-175.82%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.76%	\$312,124	\$341,761	\$12,500	\$251,404	73.56%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.75%	\$308,959	\$550,487	\$231,973	\$308,277	56.00%
PHOENIX INSURANCE COMPANY THE	0.69%	\$285,185	\$280,413	\$135,548	\$277,699	99.03%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.65%	\$269,406	\$274,869	\$118,132	\$929,450	338.14%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.64%	\$264,717	\$246,056	\$35,802	\$257,501	104.65%
COLUMBIA MUTUAL INSURANCE COMPANY	0.63%	\$260,710	\$258,236	\$0	\$41,454	16.05%
EMCASCO INSURANCE COMPANY	0.57%	\$235,727	\$238,028	\$170,325	\$6,356	2.67%
SENTRY SELECT INSURANCE COMPANY	0.57%	\$233,952	\$239,298	\$0	\$42,456	17.74%
FEDERATED SERVICE INSURANCE COMPANY	0.53%	\$217,517	\$218,189	\$10,378	\$31,582	14.47%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.50%	\$207,239	\$208,920	\$59,250	-\$2,009	-0.96%
HARTFORD CASUALTY INSURANCE CO	0.47%	\$193,290	\$198,395	\$0	\$31,147	15.70%
DEPOSITORS INSURANCE COMPANY	0.46%	\$191,452	\$197,528	\$0	-\$2,584	-1.31%
AMERISURE INSURANCE COMPANY	0.41%	\$169,756	\$186,286	\$0	\$969	0.52%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.38%	\$156,490	\$141,172	\$0	\$726	0.51%
BENCHMARK INSURANCE COMPANY	0.38%	\$155,502	\$216,759	\$0	\$0	0.00%
AUSTIN MUTUAL INSURANCE COMPANY	0.36%	\$150,160	\$135,266	\$0	\$49,873	36.87%
EXECUTIVE RISK INDEMNITY INC	0.33%	\$137,248	\$86,688	\$0	\$13,734	15.84%
FEDERATED RESERVE INSURANCE COMPANY	0.31%	\$129,668	\$132,777	\$0	\$34,191	25.75%
ZURICH AMERICAN INSURANCE COMPANY	0.29%	\$118,320	\$141,266	\$1,187,950	-\$9,706,186	-6870.86%
SOMPO AMERICA INSURANCE COMPANY	0.28%	\$113,984	\$110,346	\$0	-\$69,275	-62.78%
STARR INDEMNITY & LIABILITY COMPANY	0.26%	\$105,920	\$57,409	\$0	\$82,321	143.39%

PRODUCT LIABILITY MARKET SHARE YEAR 2020

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
HANOVER INSURANCE COMPANY THE	0.25%	\$104,445	\$87,653	\$0	\$845	0.96%
TRAVELERS INDEMNITY COMPANY	0.24%	\$100,684	\$165,952	\$16,250	-\$127,437	-76.79%
MITSUI SUMITOMO INSURANCE USA INC	0.24%	\$100,506	\$99,389	\$0	\$31,939	32.14%
EVEREST DENALI INSURANCE COMPANY	0.24%	\$97,943	\$99,499	\$0	\$27,236	27.37%
UNION INSURANCE COMPANY OF PROVIDENCE	0.23%	\$95,266	\$132,215	\$0	-\$39	-0.03%
HARTFORD ACCIDENT & INDEMNITY CO	0.23%	\$95,076	\$101,081	\$0	\$40,191	39.76%
UNITED STATES LIABILITY INSURANCE COMPANY	0.22%	\$91,292	\$100,632	-\$77,100	-\$87,447	-86.90%
CINCINNATI INDEMNITY COMPANY INC	0.21%	\$86,855	\$82,688	\$0	\$3,639	4.40%
LIBERTY INSURANCE CORPORATION	0.20%	\$82,215	\$100,900	\$5,000	\$16,426	16.28%
CITIZENS INSURANCE COMPANY OF AMERICA	0.19%	\$79,046	\$91,840	\$0	\$10,220	11.13%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.18%	\$74,547	\$67,021	\$300,213	\$163,365	243.75%
NORTH RIVER INSURANCE COMPANY THE	0.18%	\$73,755	\$72,387	\$14,326	-\$365,511	-504.94%
SAFETY NATIONAL CASUALTY CORPORATION	0.18%	\$73,704	\$75,871	\$325,336	\$338,966	446.77%
CONTINENTAL INSURANCE COMPANY THE	0.17%	\$72,185	\$54,990	\$629	\$1,893,968	3444.20%
UNITED STATES FIRE INSURANCE COMPANY	0.16%	\$64,793	\$75,401	\$240,871	\$226,132	299.91%
SHELTER MUTUAL INSURANCE COMPANY	0.15%	\$62,463	\$61,440	\$0	\$0	0.00%
AMERISURE MUTUAL INSURANCE COMPANY	0.15%	\$61,018	\$54,630	\$0	-\$2,583	-4.73%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.15%	\$60,676	\$25,023	\$209,093	-\$268,324	-1072.31%
MID-CONTINENT ASSURANCE COMPANY	0.14%	\$58,417	\$53,885	\$0	-\$168,478	-312.66%
CHARTER OAK FIRE INSURANCE CO THE	0.13%	\$55,036	\$76,127	\$0	-\$438,495	-576.00%
EMC PROPERTY & CASUALTY COMPANY	0.13%	\$51,920	\$46,774	\$0	\$2,425	5.18%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.12%	\$49,686	\$122,341	\$34,111	-\$688,956	-563.14%
MASSACHUSETTS BAY INSURANCE COMPANY	0.12%	\$49,523	\$49,500	\$3,965	\$4,866	9.83%
FIREMANS FUND INSURANCE COMPANY	0.12%	\$49,319	\$108,608	\$0	-\$75,277	-69.31%
OHIO CASUALTY INSURANCE COMPANY	0.11%	\$46,672	\$45,244	\$2,760	\$18,774	41.50%
OLD REPUBLIC INSURANCE COMPANY	0.11%	\$46,351	\$44,767	\$0	-\$221,318	-494.38%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.11%	\$44,935	\$45,546	\$0	-\$6,456	-14.17%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.10%	\$42,954	\$27,811	\$0	\$4,911	17.66%
WEST AMERICAN INSURANCE COMPANY	0.10%	\$41,016	\$40,129	\$0	-\$33,989	-84.70%
NATIONAL AMERICAN INSURANCE COMPANY	0.10%	\$40,190	\$33,487	\$0	\$1,869	5.58%
VALLEY FORGE INSURANCE COMPANY	0.09%	\$37,475	\$47,543	\$0	-\$70,342	-147.95%
CRESTBROOK INSURANCE COMPANY	0.08%	\$34,927	\$9,922	\$0	\$1,327	13.37%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.07%	\$28,783	\$23,898	\$0	\$4,654	19.47%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.06%	\$26,597	\$27,158	\$0	-\$8,657	-31.88%
COUNTRY MUTUAL INSURANCE COMPANY	0.06%	\$26,191	\$24,006	\$102,800	\$3,810	15.87%
FIRST LIBERTY INSURANCE CORP THE	0.06%	\$24,954	\$13,881	\$0	\$9,230	66.49%
TRAVELERS CASUALTY AND SURETY COMPANY	0.06%	\$24,557	\$24,557	\$1,276,684	\$14,041	57.18%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.06%	\$23,265	\$19,238	\$0	\$8,647	44.95%
AMERICAN ZURICH INSURANCE COMPANY	0.05%	\$22,638	\$16,621	\$0	-\$18,407	-110.75%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.05%	\$21,846	\$21,809	\$4,500	\$6,401	29.35%
FLORISTS MUTUAL INSURANCE COMPANY	0.05%	\$21,657	\$20,485	\$0	-\$23,511	-114.77%
TRANSPORTATION INSURANCE COMPANY	0.05%	\$19,742	\$25,451	\$1,334	-\$263,968	-1037.16%
NATIONAL TRUST INSURANCE COMPANY	0.04%	\$15,105	\$8,564	\$0	-\$654	-7.64%
PACIFIC INDEMNITY COMPANY	0.04%	\$15,000	\$15,000	\$609	\$8,834	58.89%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.03%	\$13,332	\$14,341	\$738,317	\$396,626	2765.68%
HARLEYSVILLE INSURANCE COMPANY	0.03%	\$11,793	\$11,738	\$0	\$896	7.63%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.03%	\$11,598	\$9,360	\$0	\$0	0.00%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.03%	\$10,617	\$10,130	\$0	\$0	0.00%
AMERISURE PARTNERS INSURANCE COMPANY	0.02%	\$9,866	\$16,491	\$0	-\$17,786	-107.85%
MONROE GUARANTY INSURANCE COMPANY	0.02%	\$9,313	\$9,747	\$0	\$1,745	17.90%
HARCO NATIONAL INSURANCE COMPANY	0.02%	\$8,738	\$9,387	\$0	\$3,334	35.52%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$8,392	\$7,883	\$5,498	-\$427,321	-5420.79%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.02%	\$7,994	\$8,517	\$0	\$11,105	130.39%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.02%	\$7,668	\$4,722	\$0	-\$16,127	-341.53%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.02%	\$6,699	\$1,714	\$3,000	\$1,576	91.95%
UNION INSURANCE COMPANY	0.01%	\$5,729	\$2,298	\$0	\$217	9.44%
NATIONAL SURETY CORPORATION	0.01%	\$4,944	\$62,996	-\$199	\$1,492,979	2369.96%

PRODUCT LIABILITY MARKET SHARE YEAR 2020

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
PACIFIC EMPLOYERS INSURANCE COMPANY	0.01%	\$4,840	\$2,981	\$2,493	\$8,555	286.98%
WESTPORT INSURANCE CORPORATION	0.01%	\$4,837	\$1,249	\$0	\$1,388	111.13%
NATIONAL INDEMNITY COMPANY	0.01%	\$4,384	\$5,049	\$5,000	-\$4,446	-88.06%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.01%	\$3,596	\$4,320	\$0	-\$1,485	-34.38%
CAPITOL INDEMNITY CORPORATION	0.01%	\$3,396	\$4,723	\$0	-\$3,862	-81.77%
MIDDLESEX INSURANCE COMPANY	0.01%	\$3,174	\$713	\$0	\$240	33.66%
ALLSTATE INSURANCE COMPANY	0.01%	\$3,120	\$3,201	\$0	\$16	0.50%
LIBERTY MUTUAL INSURANCE COMPANY	0.01%	\$2,828	-\$1,855	\$80,145	-\$175,113	9440.05%
MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$2,270	\$2,520	\$0	\$1,734	68.81%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.01%	\$2,220	\$7,267	\$0	\$2,652	36.49%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$2,123	\$2,535	\$0	-\$690	-27.22%
AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$1,765	\$1,673	\$0	\$1,557	93.07%
VIGILANT INSURANCE COMPANY	0.00%	\$1,693	\$2,383	\$0	\$50,143	2104.20%
WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$1,626	\$1,557	\$0	-\$85,809	-5511.18%
WATFORD INSURANCE COMPANY	0.00%	\$1,582	\$968	\$0	\$352	36.36%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$1,487	\$1,390	\$87,725	\$11,667	839.35%
GREENWICH INSURANCE COMPANY	0.00%	\$1,286	\$497	\$757	\$25,787	5188.53%
WESTFIELD INSURANCE COMPANY	0.00%	\$1,211	\$1,421	\$0	\$407	28.64%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	0.00%	\$1,194	\$1,137	\$0	-\$334	-29.38%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURAN	0.00%	\$1,133	\$897	\$0	\$0	0.00%
HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$898	\$875	\$0	-\$1,031	-117.83%
WESCO INSURANCE COMPANY	0.00%	\$867	\$5,345	\$0	-\$93,912	-1757.01%
FARMERS INSURANCE EXCHANGE	0.00%	\$761	\$960	\$0	-\$706	-73.54%
MARKEL INSURANCE COMPANY	0.00%	\$566	\$452	\$0	\$69	15.27%
EVEREST PREMIER INSURANCE COMPANY	0.00%	\$543	\$509	\$0	\$191	37.52%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$438	\$425	\$1,512	\$1,549	364.47%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$427	\$18	\$0	\$252	1400.00%
NATIONAL CASUALTY COMPANY	0.00%	\$391	\$358	\$0	\$128	35.75%
LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$327	\$328	\$0	\$0	0.00%
ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$325	\$112	-\$57	-\$178,578	-159444.64%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$324	\$589	\$0	\$129	21.90%
SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$287	\$370	\$57,440	-\$63,972	-17289.73%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$285	\$285	\$0	\$267	93.68%
AMERICAN INSURANCE COMPANY THE	0.00%	\$258	\$1,969	\$9,906	-\$962,947	-48905.38%
COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$246	\$137	\$0	-\$26	-18.98%
COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$224	\$224	\$3,396,903	\$3,550,848	1585200.00%
NORTHLAND INSURANCE COMPANY	0.00%	\$158	\$158	\$0	-\$14,428	-9131.65%
CONTRACTORS BONDING & INSURANCE COMPANY	0.00%	\$110	\$207	\$0	\$4,171	2014.98%
ADMIRAL INDEMNITY COMPANY	0.00%	\$66	\$163	\$0	\$0	0.00%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$35	\$154	-\$2	-\$2	-1.30%
FARMINGTON CASUALTY COMPANY	0.00%	\$32	\$4	\$0	\$5,577	139425.00%
BERKLEY NATIONAL INSURANCE COMPANY	0.00%	\$9	\$8	\$0	\$0	0.00%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.00%	\$6	\$4	\$0	\$2	50.00%
GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1	\$7	\$0	\$2,381	34014.29%
ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$1	\$1	\$0	-\$6,522	-652200.00%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.00%	\$1	\$8	\$0	\$4	50.00%
AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$154,072	N/A
ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,027	N/A
STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$22,622	N/A
T H E INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,788	N/A
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,000	\$1,683	N/A
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$141,562	N/A
STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$900	-\$1,006	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	0.00%	\$0	\$0	\$0	\$14,147	N/A

PRODUCT LIABILITY MARKET SHARE YEAR 2020

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$4,537	N/A
STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19,723	N/A
SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$66,130	N/A
CATLIN INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	-\$64,633	N/A
AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$900	-\$808	N/A
WELLFLEET NEW YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16,666	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$316	N/A
TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$198	\$0	-\$1,616	-816.16%
ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$2	\$0	\$0	0.00%
BEDIVERE INSURANCE COMPANY	0.00%	\$0	\$0	\$40,000	\$62,259	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$122,374	-\$49,807	N/A
INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$1	N/A
MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	-\$4,324	N/A
IRONSHORE INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$179	N/A
GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$57,842	N/A
NETHERLANDS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,215	N/A
PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,629	N/A
ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$2,972	N/A
GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$47,790	\$35,997	N/A
GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$9,756	-\$80,349	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$11,641	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$2,743,975	\$2,599,127	N/A
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$70,893	-\$291,187	N/A
WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,939	N/A
GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
MILFORD CASUALTY INSURANCE COMPANY	0.00%	\$0	\$90	\$0	-\$5,422	-6024.44%
MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$296	N/A
NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.00%	\$0	\$0	\$0	\$38,721	N/A
ACADIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$102	N/A
CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,332	N/A
TNUS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$227	N/A
AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20,002	N/A
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.00%	\$0	\$0	\$0	\$1,077	N/A
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$52,169	N/A
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
HAWKEYE-SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$667	N/A
COLONY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$18,914	\$0	\$6,959	36.79%
AXIS INSURANCE COMPANY	0.00%	\$0	\$113	\$0	-\$3,124	-2764.60%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$489	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	-\$31	N/A
XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,154	N/A
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.00%	\$0	\$0	\$0	-\$3,594	N/A
UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$21,935	\$122,102	N/A
THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$2,499	N/A
DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
TECHNOLOGY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38,755	N/A
GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,361	N/A
ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	-\$42	\$5,040	\$33,853	\$19,380	384.52%
OAK RIVER INSURANCE COMPANY	0.00%	-\$60	\$73	\$0	-\$257	-352.05%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	0.00%	-\$276	-\$276	\$0	-\$6,386	2313.77%
REGENT INSURANCE COMPANY	0.00%	-\$401	\$2,158	\$0	\$1,496	69.32%
CONTINENTAL WESTERN INSURANCE COMPANY	0.00%	-\$498	\$3,640	\$0	-\$63	-1.73%

PRODUCT LIABILITY MARKET SHARE YEAR 2020

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMTRUST INSURANCE COMPANY	0.00%	-\$852	\$546	\$0	-\$2,174	-398.17%
XL INSURANCE AMERICA INC	-0.01%	-\$2,091	\$24,690	\$0	-\$517,444	-2095.76%
QBE INSURANCE CORPORATION	-0.01%	-\$2,475	\$1,932	\$0	-\$8,354	-432.40%
FCCI INSURANCE COMPANY	-0.01%	-\$4,942	-\$3,712	\$0	-\$7,807	210.32%
ELECTRIC INSURANCE COMPANY	-0.30%	-\$122,276	-\$122,276	\$1,997,359	-\$1,827,126	1494.26%
Total	100.00%	\$41,332,167	\$39,730,588	\$22,946,570	\$10,058,965	25.32%

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